

Substitute for form 1449A&B/PTO				<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>				Application Number	10/045,632
				Filing Date	October 26, 2001
				First Named Inventor	Milberger, Susan M.
				Art Unit	3693
				Examiner Name	Chandler, Sara M.
Sheet	1	of	3	Attorney Docket Number	020375-000230US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code <sup>2</sup> (if known)			
	AA	US-2001-0032183	10-18-2001	Landry et al.	
	AB	US-2002-0082987	Jun-2002	Wilson	
	AC	US-2003-0074311	Apr-2003	Saylor et al.	
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	AE	US-4,633,397	Dec-1986	Macco	
	AF	US-5,664,110	09-02-1997	Green et al.	
	AG	US-5,825,003	10-20-1998	Jennings et al.	
	AH	US-5,884,288	Mar-1999	Chang et al.	
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	AJ	US-5,936,221	08-10-1999	Corder et al.	
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	AL	US-5,966,698	10-12-1999	Pollin	
	AM	US-6,173,272	01-09-2001	Thomas et al.	
	AN	US-6,295,522	Sep-2001	Boesch	
	AO	US-6,324,525	11-27-2001	Kramer et al.	
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	AQ	US-6,351,739	02-26-2002	Egendorf	
	AR	US-6,356,878	03-12-2002	Walker et al.	
	AS	US-6,405,181	06-11-2002	Lent et al.	
	AT	US-6,615,189	Sep-2003	Phillips et al.	
	AU	US-6,996,542	Feb-2006	Landry	
	AV	US-7,010,512	Mar-2006	Gillin et al.	
	AW	US-7,031,939	Apr-2006	Gallagher et al.	
	AX	US-7,089,208	Aug-2006	Levchin et al.	
	AY	US-7,249,098	07-24-2007	Milberger et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	† <sup>6</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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		Country Code <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	AZ	GB	2338814	A	Dec-1999	Phillips et al.		<input type="checkbox"/>
	BA	JP	411025171	A	Mar-2006	Sasaki		<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	BB	AUTHOR UNKNOWN "Online Payment Services" www.auctionbytes.com/cab/pages/payment, compiled Nov. 2002, 3 pages.	<input type="checkbox"/>
	BC	AUTHOR UNKNOWN "PayPal.com Case Study" http://fox.rollins.edu/~slackman/paypal.htm, 2001, 7 pages.	<input type="checkbox"/>
	BD	AUTHOR UNKNOWN, "About Western Union", www.westernunion.com, 6-10-2003, 9 pages, found on www.westernunion.com/info/aboutUsIndex.asp?country=global" internet website and printed on June 10, 2003	<input type="checkbox"/>
	BE	AUTHOR UNKNOWN, "PaySys - Company Overview", date unknown, found on www.paysys.com website, 2 pages	<input type="checkbox"/>
	BF	BOWEN, CATHY, "Behind the Spree in Payments for C2C", Credit Card Management, New York: April 2000, Vol. 13, Issue 1, Page 28, 8 pages	<input type="checkbox"/>
	BG	Card News; "Now E-Mail Payments from Your Palm Pilot", December 1, 1999; v14, n23, pg. 1	<input type="checkbox"/>
	BH	GARDYNE, ALLAN, "Introducing Paypal: Paypal - the electronic money transfer system"; 9 December 1999; http://www.associateprograms.com/articles/385/1/Introducing-PayPal; pp. 1-3	<input type="checkbox"/>

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	BI	<a href="http://www.vfi-finance.com/tranz330.htm">http://www.vfi-finance.com/tranz330.htm</a> , "Tranz 330 Fast, Low-Cost Transaction Automation At The Point Of Service", VeriFone Finance, January 1999, pages 1-3, especially pages 1-2.	<input type="checkbox"/>
	BJ	WEITZMAN, JENNIFER, "Star Trek Promise Fulfilled: Wireless Cash Transfer. (Confinity, Inc.'s PayPal.com service)", December 9, 1999, American Banker, V164, n235, pp. 1-2	<input type="checkbox"/>
	BK	Western Union Foreign Transfer Order, Form 72-A, 1933, 1 page	<input type="checkbox"/>

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